

YOUR PREAPPROVEDSM PERSONAL REQUEST FORM

I certify that my household income is \$30,000 or greater, that I have been, and that I am presently, current with all of my creditors, and that there are no liens or judgments against me personally or professionally. I am not now, nor have I ever been, bankrupt or had any part of an account written off by a creditor as not collectible. I understand that if these conditions are met, I will receive a credit card account.

X Keynote B. Auer Date 5 117196
 MY SIGNATURE MEANS THAT I CERTIFY TO AND AGREE WITH EACH OF THE CONDITIONS APPEARING ABOVE AND ON THE REVERSE SIDE OF THIS FORM

If you have moved or changed employers in the last three years, please see reverse.

14203581849 IYKB V JM-237
Reginald B Ware
2555 Knox St NE
Atlanta GA 30317-2829

Please send a second card at no extra cost for:

melanie RWARE

Relationship: Wife

Georgia State University
Alumni Association

Please, print clearly on each.

Social Security **REDACTED**

Birth date

REDACTED 105

Mother's maiden name (for security purposes) G | I | A | D | Y | S | | L | G | A | C | H | |

Monthly housing payment \$ 1.094

Do you: ☒ Own home ☐ Rent ☐ Other

Home phone 410 450 88243

Your annual salary \$ 50,000

Business phone 4 0 4 6 8 2 9 7 3 5

Other household income [†]	1	0	0	0
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Employer A + I A S H O M P A T G

Total household income \$	60,000
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Decision 11-15-61 Years 0-2

Source of Slaves

Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

BALANCE TRANSFER OPTION

5.9%
APR* Immediate
Savings*

[illegible]

Label transfer approach

5

Flax transfer wood: 1

Account number
Refer to your credit card

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Actualiza tu tarjeta
(Presta tu tarjeta credit card)

212120029164

Exhibit A

FIA 0001

Please complete only if you have moved or changed employers in the last three years.

Previous address 710 Pembroke Ct. #10City Stone Mountain State GA ZIP 30083

Previous employer _____ Years there _____

Annual fee	\$0.
*Annual percentage rate (APR)	16.69% for purchases, which may vary.
Variable-Rate Information	Your APR may vary. The rate is determined by adding 8.4 percentage points to the highest U.S. Prime Rate as published in <i>The Wall Street Journal</i> on the 15th of March, June, September, and December. On March 15, 1996, the U.S. Prime Rate was 8.25%.
Grace period for repayment of balance for purchases	At least 25 days from statement closing date.
Method of computing the balance for purchases	Average Daily Balance (including new transactions).
Transaction fees for cash advances and fees for paying late or exceeding the credit limit	Transaction fee for Bank and ATM cash advances: 2% of each cash advance (minimum \$2). Transaction fee for credit card cash advance checks: 1% of each cash advance (minimum \$2, maximum \$10). Late payment fee: \$18. Over-the-credit-limit fee: \$18.
Transaction fee for purchases	Transaction fee for the purchase of wire transfers, money orders, bets, lottery tickets, and casino gaming chips: 2% of each such purchase (minimum \$2).

-MORE APR INFORMATION-

The APR for Bank and ATM cash advances posted to your account through July 26, 1996, and for all other cash advances posted to your account through your first five statement closing dates, commencing the month after your account is opened, will be 5.9%. However, if your minimum monthly payment is not received by the close of the first complete billing cycle following its Payment Due Date, your APR for both new and outstanding cash advance balances will be calculated using the Variable-Rate Information disclosed at left. The APR for Bank and ATM cash advances posted to your account after July 26, 1996, and for all new and outstanding cash advance balances after your first five statement closing dates will vary. The current indexed APR for cash advance balances is 16.69%, which may vary.

*Transaction fees will be waived on balance transfers initiated with this application and on the two specially designated cash advance checks sent soon after your account is opened. The total combined value of balance transfers cannot exceed your credit line. If the total is greater than your available credit line, we will send your creditors checks valued up to your credit line. These checks may include full as well as partial payments of the amounts you indicated. Please continue to make minimum monthly payments on the accounts you designate until the balance transfer payments appear as credits on those account statements. Cash advances and balance transfers cannot be used to pay off or pay down any MBNA® account. The information in this application is accurate as of 3/96. The information may have changed after that date. For more current information, please call MBNA at 1-800-457-3714. TTY users please call 1-800-833-6262.

-CONDITIONS-

I have read this application, and everything I have stated in it is true. I authorize MBNA America Bank, N.A., to check my credit, employment history, or any other information and to report to others such information and credit experience with me. I understand that the acceptance or use of any card issued will be subject to the terms of this application and the Credit Card Agreement that will be sent with the card, and I agree to be responsible for all charges incurred according to such terms. I am at least 18 years of age.

If I understand that if I meet each of the conditions stated on the reverse, I will receive a credit card account. If I meet the conditions but my application for the MBNA® Platinum Plus credit card is not approved, I will be considered for a Preferred credit card with a minimum credit line of \$1,000; credit is contingent upon an adequate level of income and creditworthiness. If we have received your response to any offer from MBNA within the past 90 days, we will consider this request to be a duplicate. I accept that on a periodic basis, the account may be considered for an automatic upgrade at the discretion of MBNA America.

I hereby consent to and authorize the monitoring and/or recording by MBNA America Bank, N.A., or any of its affiliates of my telephone conversations with any of its representatives. If you do not wish to receive any future credit card solicitation mailings from MBNA, please tell us by sending your name and address to: MBNA, PO Box 15723, Wilmington DE 19860. Please allow 12 weeks for your request to take effect.

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